

Information to identify the case:

Debtor 1	Michael C. Murgo	Social Security number or ITIN	xxx-xx-1316
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-17886-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael C. Murgo

12/30/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael C. Murgo
Debtor

Case No. 18-17886-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 30, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2022:

Recip ID	Recipient Name and Address
db	# Michael C. Murgo, 98 Oak Ridge Pkwy, Toms River, NJ 08755-4102
517604914	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517596357	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517466069	Citi Preferred Card, PO Box 6004, Sioux Falls, SD 57117-6004
517466073	+ Tamar Toradze, 25 Rockledge Ave, White Plains, NY 10601-1203
517513050	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 30 2021 20:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 30 2021 20:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517466063	EDI: BANKAMER.COM	Dec 31 2021 01:03:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517466065	EDI: CAPITALONE.COM	Dec 31 2021 01:03:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
517466064	EDI: CAPITALONE.COM	Dec 31 2021 01:03:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
517466066	EDI: CAPITALONE.COM	Dec 31 2021 01:03:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517466067	EDI: CAPITALONE.COM	Dec 31 2021 01:03:00	Capital One Bank, USA N.A., PO Box 30281, Salt Lake City, UT 84130-0281
517596357	Email/PDF: bncnotices@becket-lee.com	Dec 30 2021 20:13:14	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517466068	Email/Text: clientservices@credit-control.com	Dec 30 2021 20:06:00	Central Loan Admin, 425 Phillips Blvd, Ewing, NJ 08618-1430
517466070	EDI: CITICORP.COM	Dec 31 2021 01:03:00	Citi Simplicity Card, PO Box 6500, Sioux Falls, SD 57117-6500
517588485	+ EDI: CITICORP.COM	Dec 31 2021 01:03:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517466072	Email/Text: PBNCNotifications@peritusservices.com	Dec 30 2021 20:06:00	Kohls/Capital One, N56W17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660

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517609271	Email/PDF: resurgentbknofications@resurgent.com	Dec 30 2021 20:13:06	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517590200	+ EDI: MID8.COM	Dec 31 2021 01:03:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517466074	EDI: TDBANKNORTH.COM	Dec 31 2021 01:03:00	TD Bank, PO Box 84037, Columbus, GA 31908-4037
517466075	EDI: TFSR.COM	Dec 31 2021 01:03:00	Toyota Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
517466076	EDI: TFSR.COM	Dec 31 2021 01:03:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
517777497	EDI: BL-TOYOTA.COM	Dec 31 2021 01:03:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517594799	+ EDI: AIS.COM	Dec 31 2021 01:03:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517515018	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517534434	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517466071	##	Jessica Murgo, 401 Anthony Ave, Toms River, NJ 08753-7105

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John Michael McDonnell	

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on behalf of Debtor Michael C. Murgo jmcdonnell@mchfirm.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6